



Dear Members of the Insurance and Real Estate Committee of Connecticut General Assembly:

My name is Josh Guo. I am a resident of New Haven and am testifying to communicate my strong support for **Connecticut H.B. 6622 - AN ACT CONCERNING PRESCRIPTION DRUG FORMULARIES AND LISTS OF COVERED DRUGS**. This bill would limit the circumstances in which a health carrier may remove a prescription drug from a formulary or list of covered drugs, or move a prescription drug to a different cost tier, during a plan year.

Countless citizens of CT rely on constant and consistent access to their medications. As if living with illness and finding the correct treatment plan was not hard enough, members of our community are forced to deal with insurance bait-and switch. This practice results in stable patients being forced to switch medications or even stop treatment due to unanticipated costs. Healthcare is a fundamental human right, one that should be accessible to all, rather than just to a select wealthy, privileged few who can afford it. No person should face obstacles or be denied outright when obtaining the healthcare they need, due to a sudden mid-year cost switch by their for-profit insurer.

As a New Haven resident, this bill would effect me, my friends, and all of my family members who need medications in Connecticut. Currently, 20% of Connecticut residents report that it was “extremely difficult” to afford their prescriptions, and cost concerns lead them to not fill their prescriptions or cut pills in half, an extremely dangerous act for their health. Meanwhile, 80% of Connecticut residents agree that we need changes like the ones through this bill to our health care system, citing “insurance companies charging too much” as a main reason. As a result, 93% of residents support requiring drug companies to provide advance notice and justification of price increases as in this bill.

Connecticut is already behind the curve. Several states, including the likes of ***Texas***, have passed similar laws eliminating mid-year formulary changes. In Texas, a health insurer may modify a policy's prescription drug coverage only at a policy's renewal. It is incredibly disappointing that Connecticut lags behind its southern counterparts when it comes to progressive, equitable healthcare legislation.

In conclusion, I would like to restate my strong support for H.B. 6622. The citizens of Connecticut deserve better than to live at the whims of insurer dictates. Catching up with the rest of the nation on this issue is the least our state can do and I ask the committee to vote favorably on this important and necessary measure.

Thank you for your time and consideration,
Josh Guo